

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:

JULIET CAPALDI                   : CHAPTER 13  
  :  
  :  
  :  
  : NO. 16-16577

**DEBTOR'S CHAPTER 13 PLAN**

**I. PROPERTY AND FUTURE EARNINGS.**

1. Debtor submits the following property and future earnings to the supervision and control of the Trustee:

Future earnings: 60 monthly payments of \$450.00.

Other property: None

**II. DURATION OF PLAN.**

1. The payments shall be made by the debtor to the Trustee for a period of 60 months.

**III. CLASSIFICATION AND TREATMENT OF CLAIMS.**

**1. PRIORITY & ADMINISTRATIVE CLAIMS:**

The following priority claims will be paid in full through the Plan:

a) **TRUSTEE'S COMPENSATION**

b) **EAST NORRITON TOWNSHIP**

**2. SECURED CLAIMS:**

a) **EAST NORRITON TOWNSHIP**

The following creditor is secured by a municipal lien on debtor's residence. The allowed claim will be paid in full through this Plan. Debtor will make all post-petition payments to this creditor directly outside of this Plan

b) **MONTGOMERY COUNTY TAX CLAIM BUREAU**

The following creditor is secured by a municipal lien on debtor's residence. The allowed claim will be paid in full through this Plan. Debtor will make all post-petition payments to this

creditor directly outside of this Plan.

c) **WASTE SYSTEM AUTHORITY OF EASTERN MONTGOMERY  
COUNTY**

The following creditor is secured by a municipal lien on debtor's residence. The allowed claim will be paid in full through this Plan. Debtor will make all post-petition payments to this creditor directly outside of this Plan

**3. EXECUTORY CONTRACTS/UNEXPIRED LEASES**

a) **NONE**

**4. UNSECURED CLAIMS:**

a) Debtor will pay all allowed and timely filed general unsecured claims, except student loan claims, *in full* at the anticipated total amount of such claims through the Plan.

b) Debtor will pay all allowed unsecured student loan claims in full directly to the respective creditors *outside* of the Plan.

**IV. OTHER PROVISIONS.**

1. The effective date of this plan will be the date of the order confirming the plan.

2. Property of the estate will vest in the debtor at the time of confirmation of the plan, unless otherwise stated in the order confirming the plan.

Dated: 9-16-16

/s/ Juliet Capaldi  
JULIET CAPALDI

/S/ ALBERT J. SCARAFONE, JR.  
ALBERT J. SCARAFONE, JR., ESQ.  
Attorney for Debtor  
1717 Swede Road  
Suite 200  
Blue Bell, PA 19422-3372